

In re:  
Krista Marie Callander  
Debtor

Case No. 22-13088-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jan 23, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Krista Marie Callander, 462 Springdale Avenue, Hatboro, PA 19040-2245
14737908	+ Rocket Mortgage, LLC, C/O Michael Farrington, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14736606	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Jan 24 2024 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14736374	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2024 00:31:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14736375	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 24 2024 00:23:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14741323	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 24 2024 00:23:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14736376	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 24 2024 00:23:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14736377	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 24 2024 00:32:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14736380	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 00:32:05	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14742170	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2024 00:23:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14736382	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 00:31:52	Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14736383	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2024 00:23:00	Comenity Capital/famous, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
14736384	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2024 00:23:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14736386	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2024 00:23:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14736385	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2024 00:23:00	Comenitycapital/bjsclb, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 4

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14736394	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 00:31:52	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14742074	Email/Text: mrdiscen@discover.com	Jan 24 2024 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14736387	+ Email/Text: mrdiscen@discover.com	Jan 24 2024 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14736389	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jan 24 2024 00:23:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14736378	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2024 00:31:58	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14741093	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 24 2024 00:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14736392	+ Email/Text: PBNCNotifications@perituservices.com	Jan 24 2024 00:23:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14742675	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2024 00:31:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14736393	+ Email/Text: Documentfiling@lciinc.com	Jan 24 2024 00:23:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14750150	+ Email/Text: Documentfiling@lciinc.com	Jan 24 2024 00:23:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
14736395	+ Email/Text: bankruptcy@marinerfinance.com	Jan 24 2024 00:23:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14736396	+ Email/PDF: pa_dc_claims@navient.com	Jan 24 2024 00:31:52	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
14736397	+ Email/Text: electronicbkydocs@nelnet.net	Jan 24 2024 00:23:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14751384	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 24 2024 00:31:51	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14751733	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2024 00:23:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14736399	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 24 2024 00:23:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14742631	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 24 2024 00:23:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14736400	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2024 00:31:58	Synch/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736401	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2024 00:31:51	Synch/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14736402	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2024 00:31:58	Synch/Rooms To Go, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736404	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 24 2024 00:31:59	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736407	Email/Text: bankruptcy@td.com	Jan 24 2024 00:23:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
14736405	+ Email/Text: bncmail@w-legal.com	Jan 24 2024 00:23:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14736406	+ Email/Text: jaxbanko@td.com	Jan 24 2024 00:23:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jan 23, 2024

Form ID: pdf900

Total Noticed: 43

14736408	Email/Text: bankruptcies@uplift.com	Jan 24 2024 00:23:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
14736409	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 24 2024 00:31:59	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14736403		Syncb/walmart Dc
14736381	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14736388	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14736390	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14736391	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14736379	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court;, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14741455	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14736398	*+	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Krista Marie Callander brad@sadeklaw.com bradsadek@gmail.com;sadek.brad.j.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfmails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmllawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 4 of 4

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Form ID: pdf900

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**IN RE:**  
KRISTA MARIE CALLANDER

**Chapter 13**

**Debtor**

**Bankruptcy No. 22-13088-PMM**

**ORDER**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

**Date: January 23, 2024**

*Patricia M. Mayer*

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Honorable Patricia M. Mayer  
Bankruptcy Judge